



HR UPDATE

A Newsletter from the Office of Human Resources

October 2008

2009 Open Enrollment News

The Open Enrollment period is November 3 through November 14, 2008. The choices you make will be in effect from January 1 through December 31, 2009.* This update contains information to help you make informed decisions. Greater detail is available on the Open Enrollment web site at <http://humanresources.syr.edu/openenrollment>.

Open Enrollment will be conducted entirely online through MySlice. You will need to know your MySlice username (Net ID) and password. If you do not have this information, visit <http://its.syr.edu/netid/> for instructions to obtain it.

Enrollees have the option to receive confirmation statements electronically sent to their Syracuse University (syr.edu) e-mail account within 24 hours of enrolling in place of a printed confirmation statement.

You Must Enroll If...

- You want to contribute to a Flexible Spending Account (Health Care or Dependent Care)
- You want to change your dental election (provided you have fulfilled your two year commitment)
- You choose a new medical plan

Medical and Prescription Plan Changes

As of January 1, 2009 medical benefits under what is now BluePoint and OrangePoint will be administered by POMCO rather than Excellus BlueCross BlueShield. BluePoint and OrangePoint will be called SUBBlue and SUOrange, respectively.

- The overall plan designs will remain the same with only minor adjustments.
- All services covered under SUBBlue that are performed by providers participating in the POMCO/MultiPlan network will be paid at level one regardless of the provider's location.
- A new medical plan option, SUPro, is being offered in addition to SUBBlue and SUOrange.
- Improvements that will be incorporated into all of the plans are:
 - » Well Child Visits will be covered once a calendar year instead of once every consecutive 12 months.
 - » Acupuncture visits will be covered when medically necessary.

- » There will be no co-payments for colonoscopies.
- » Occupational and Speech Therapy will be covered for situations that are medically necessary but not otherwise covered through a governmental program.
- » A prescription drug out-of-pocket maximum has been introduced, which limits a member's prescription drug expenses to \$2,000 for each individual and \$4,000 for a family.

NEW - SU Medical Aid Program (SUMAP)

New for 2009, the SU Medical Aid Program (SUMAP) will provide qualifying employees assistance in paying for some of their health care expenses.

Eligibility for this program is based on household taxable income and household size (number of dependents), relative to the Federal Poverty Level. Employees must complete an application process and those who qualify for SUMAP will receive assistance in one of two ways:

Group 1 Benefits - Qualified employees will receive a reduction in their SU medical plan out-of-pocket maximum and a subsidy to their monthly plan contributions. The out-of-pocket maximum is the annual amount a member has to pay out of his/her own pocket for medical plan copays, deductibles, and coinsurances. Monthly plan contributions are not included in the out-of-pocket calculation. Employees whose taxable household income and size place them at 0-150% of the Federal Poverty Level will receive Group 1 benefits.

Group 2 Benefits - Qualified employees will receive a reduction in their SU medical plan out-of-pocket maximum. Employees whose household income and size place them at 151-250% of the Federal Poverty Level will receive Group 2 Benefits.

The SUMAP application process will occur November 3 to December 1, 2008 for assistance in calendar year 2009. Application information is available online at <http://humanresources.syr.edu/highlights/sumap.html>.

Delta Dental Plan

Posterior composite fillings (white resin fillings) will now be covered under the Comprehensive Plan.

* Delta Dental is a two-year commitment.

Open Enrollment Details

Medical Plans

Benefits eligible employees may enroll in one of the following three medical and prescription drug plan options. All plan options include medical benefits administered by POMCO and prescription drug benefits administered by Medco.

- **SUBBlue** (formerly BluePoint)
- **SUOrange** (formerly OrangePoint)
- **SUPro** (new medical plan option)

SUBBlue and SUOrange coverage levels remain essentially the same with only minor adjustments and plan design changes.

With the change to POMCO in 2009, the network of participating providers will change. While an analysis of the two networks showed little disruption for our members, you should confirm that your providers are in the POMCO/MultiPlan network. If your provider does not participate with POMCO and you would like him or her added to the network, please complete the "Recruit a Physician" form on the POMCO web site. POMCO will contact the physician and invite him or her to become a POMCO preferred provider.

NEW - SUPro

SUPro is a new medical and prescription drug plan effective January 1, 2009. In general, the same services covered under SUBBlue and SUOrange are also covered under SUPro but with a different payment structure. Carefully review the details and coverages of this plan, available online at <http://humanresources.syr.edu/openenrollment/medical.html> to determine if it is a good fit for your needs.

There are two levels of benefit coverage in the SU Pro plan.

Level One:

- Covers services performed by a provider participating in the POMCO/MultiPlan network anywhere in the United States.

- There is an annual deductible of \$200 for each individual to a maximum of \$400 for a family.
- After the deductible is met, members pay 20% coinsurance for all services with the exception of a 5% coinsurance for Inpatient Hospitalization.
- There is an annual out-of-pocket maximum for medical expenses paid of \$1,500 for each individual to a maximum of than \$3,000 for a family.

Level Two:

- Covers services performed by providers or facilities that do not participate in the POMCO/MultiPlan network.
- There is an annual deductible of \$300 for each individual to a maximum of \$1,000 for a family.
- After the deductible is met, members pay 30% coinsurance of the "allowable amount" plus the difference between the submitted charges and the allowable amount. As an exception, Inpatient Hospitalization services have a 5% coinsurance.
- There is an annual out-of-pocket maximum for medical expenses paid of \$6,000 for each individual to a maximum of \$12,000 for a family.

There are no referrals needed to see a specialist under this plan. However certain services require prior authorization.

Prescription drug benefits for SUPro, including contraceptives, are as follows:

Retail Purchases

- Generic: 15% coinsurance
- Preferred Brand: 25% coinsurance
- Non-preferred Brand: 40% coinsurance

This includes prescriptions filled for a 90 day supply at local participating pharmacies.

Mail Order Purchases

- Generic: lesser of \$15 co-payment or 15% coinsurance
- Preferred Brand: lesser of \$45 co-payment or 25% coinsurance
- Non-preferred Brand: lesser of \$90 co-payment or 40% coinsurance

Medical Plan Employee Contributions

Monthly Medical Rates for 2008 - Employee Contribution*

	SUBBlue	SUOrange	SUPro
Employee (EE)	\$76.38	\$72.30	\$69.67
Employee + 1 (EE+one)	\$162.90	\$154.19	\$148.58
Family (EE+family)	\$212.27	\$200.92	\$193.61

*The actual deduction from your paycheck depends on your deduction cycle. Contributions for same-sex domestic partners are deducted from your paycheck on an after-tax basis.

Delta Dental Plan

Enrollment in the Delta Dental program is a two year commitment. If you waive all dental coverage, SU will contribute \$100 to a Health Care Flexible Spending Account.

- If you began your Delta Dental coverage during an odd calendar year (for example 2007), you will be able to change your election during Open Enrollment.
- If you began your Delta Dental coverage during an even calendar year (for example 2008), it will continue through 2009. You may not waive or change this election until Open Enrollment for the benefit year that begins January 1, 2010. However, you may add or delete dependents during Open Enrollment.
- If you waived Delta Dental coverage or were enrolled in the bargaining unit SEBF Dental plan for 2008, then you are eligible to enroll in either the Preventive Plan or the Comprehensive plan during Open Enrollment for a two-year commitment (2009 and 2010).

Service Employees Benefit Fund (SEBF) Dental

SEIU bargaining unit employees have the option of choosing either Delta Dental or the SEBF Dental Plan. Enrollment in the SEBF Dental Plan is a one year commitment. If you waive all dental coverage, SU will contribute \$100 to a Health Care Flexible Spending Account.

GA/Fellow Delta Dental

Graduate Assistants and Fellows with a full 2008-2009 academic-year appointment may elect Delta Dental coverage during Open Enrollment. Enrollment in the Graduate Assistant and Fellow dental is a one year commitment.

VSP Vision Plan

The vision plan is administered through Vision Service Plan (VSP). Vision is not available as a separate option. You must enroll in one of the two Delta Dental plan options in order to enroll in the VSP Vision plan.

Your enrollment in the combined Delta Dental and VSP Vision program is a two-year commitment and follows the same rules and the same time frames noted in Delta Dental Plan description above.

Service Employees Benefit Fund (SEBF) Vision

You must enroll in one of the two SEBF Dental plan options in order to enroll in the SEBF Vision plan. Vision is not available as a separate option. Your enrollment in the combined SEBF Dental and Vision program is a one-year commitment.

GA/Fellow VSP Vision

You must enroll in one of the two Delta Dental plan options in order to enroll in the VSP Vision plan. Vision is not available as a separate option. Graduate Assistant and

Fellow enrollment in the combined Delta Dental and VSP Vision program is a one year commitment.

Supplemental Life Insurance and Accidental Death & Dismemberment (AD&D)

Supplemental Life Insurance coverage up to a maximum of \$2 million may be purchased. Employees participating in Open Enrollment may elect 1-10 times salary capped at \$250,000, or 1-10 times salary capped at \$2 million (if the multiple of salary exceeds \$250,000). Proof of insurability is required, whether you are selecting new or increased coverage.

Rates range from \$.05 to \$3.72 per \$1,000 of coverage based on the employee's age. Premiums are adjusted during the calendar year to reflect changes in an employee's salary or age bracket. Please see the rate chart on the Open Enrollment web site at: <http://humanresources.syr.edu/openenrollment/lifeinsurance.html>

Supplemental AD&D coverage through MetLife is also available in multiples up to ten times your salary (not to exceed \$2,000,000), but cannot exceed your Supplemental Life Insurance coverage.

Dependent Life Insurance - Spouse/Same-sex Domestic Partner

Voluntary Dependent Life Insurance coverage for your spouse/same-sex domestic partner is offered through MetLife. Coverage may be purchased for your spouse/same-sex domestic partner in an amount not to exceed your own combined Basic and Supplemental Life coverage.** If you request an increase in your own Supplemental Life insurance coverage and it is denied, it may affect any Dependent Life Insurance elections. If you waive supplemental coverage for yourself but wish to purchase Spouse/Same-sex Domestic Partner coverage, that coverage is limited to an amount no greater than the Basic Life Insurance coverage SU provides.

Coverage for your spouse/same-sex domestic partner may be either elected or increased in levels of \$10,000 or \$20,000 without providing a MetLife Statement of Health form. Coverage levels of \$40,000, \$60,000, \$80,000 or \$100,000 may also be elected or increased; however, a completed MetLife Statement of Health form must be mailed directly to MetLife. The coverage will not go into effect until MetLife notifies Human Resources of its approval.

Your insurance premiums are automatically calculated and adjusted as necessary during the calendar year based on

***All benefits-eligible employees receive SU Sponsored Basic Life insurance coverage in the amount of \$10,000 for staff and \$50,000 for faculty. At age 65, the basic coverage drops to \$6,500 for staff and \$32,500 for faculty. There is no cost to you for this coverage.*

your spouse/same-sex domestic partner's actual age.

Dependent Life Insurance - Child(ren)

Dependent Life Insurance coverage may be purchased for your eligible dependent child(ren) in the amount of \$10,000. Coverage cannot exceed your own life insurance coverage. A MetLife Statement of Health form is not required to purchase this coverage. Eligible dependents can only be covered by one SU employee.

Long Term Disability (LTD) Insurance

SU offers a voluntary group LTD insurance plan through The Standard. A Statement of Health is required for new coverage.

Flexible Spending Accounts - Health Care and Dependent Care

Flexible Spending Accounts (FSA) offer tax savings on eligible health and dependent care expenses. You can contribute from \$100 to \$5,000 annually to these accounts and pay no federal, state or social security (FICA) taxes on the money you contribute. Employees who waive all dental coverage will have \$100 applied to their Health Care Flexible Spending Account by the University. Remember, you must actively enroll each year to participate in these accounts.

Questions regarding benefits or Open Enrollment should be directed to the HR Service Center at x4042 or hrservic@syr.edu, or visit the HR web site at <http://humanresources.syr.edu>.



Open Enrollment Road Shows

Plan on attending a Road Show to learn more about Open Enrollment. Contact your department administrator to find out when your department's Road Show is scheduled. If your department has not scheduled a Road Show, plan on attending one of the following open Road Shows in the Hall of Languages, Room 500, or contact the Office of Human Resources for dates and times of other department Road Shows that may be able to accommodate additional participants. No RSVP is required and spouses/partners are welcome to attend.

Staff Road Show

Wednesday, November 5, noon - 1:30 p.m.

Faculty Road Show

Wednesday, November 12, noon - 1:30 p.m.

Faculty and Staff Road Shows

Saturday, November 8, 10 a.m. - noon

Tuesday, November 11, 6 p.m. - 8:00 p.m.

GA/Fellow Road Show

Tuesday, November 10, noon - 1:30 p.m.

Computer assistance is available for online web enrollment at the following times and locations:

Human Resources at Skytop Office Building

Tuesday, November 4, 8:30 a.m. - noon

Tuesday, November 11, 1 - 4 p.m.

Human Resources Service Center at 210 Steele Hall

Thursday, November 6, 8:30 a.m. - noon

Thursday, November 13, 1 - 4 p.m.

Physical Plant (for SEIU Bargaining Unit employees only)

Wednesday, November 5 by appointment

Appointments between 6 a.m. and 4 p.m. may be scheduled by contacting Cynthia Stetson at x5788.